

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL P. DUBERG
DENISE L. DUBERG
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:13-10111 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/28/2013 and confirmed on 3/14/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		79,246.00
Less Refunds to Debtor	629.53	
TOTAL AMOUNT OF PLAN FUND		78,616.47

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,282.90	
Trustee Fee	3,001.90	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,284.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK Acct: 1107	0.00	9,760.00	0.00	9,760.00
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7613	0.00	48,660.28	0.00	48,660.28
	BANK OF NEW YORK Acct: 1107	1,766.15	1,766.15	0.00	1,766.15
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7613	10,662.52	10,662.52	0.00	10,662.52
	MILLCREEK TOWNSHIP STREETLIGHT A Acct: XXXXXXXXXXXXXXXXR;09	0.00	0.00	0.00	0.00
	MILLCREEK TOWNSHIP STREETLIGHT A Acct: XXX0;12	317.79	317.79	114.93	432.72
	ERIE COUNTY TAX CLAIM BUREAU* Acct: XXXXXXXXXXXXXXXX0;12	0.00	0.00	0.00	0.00
					71,281.67

Priority					
	STEPHEN H HUTZELMAN ESQ Acct:	0.00	0.00	0.00	0.00
	MICHAEL P. DUBERG Acct:	0.00	0.00	0.00	0.00
	MICHAEL P. DUBERG Acct:	621.00	621.00	0.00	0.00
	MICHAEL P. DUBERG Acct:	8.53	8.53	0.00	0.00
	SHAPIRA HUTZELMAN BERLIN ELY Acct:	0.00	0.00	0.00	0.00
	STEPHEN H HUTZELMAN ESQ Acct:	1,521.00	1,521.00	0.00	0.00
	SHAPIRA HUTZELMAN BERLIN ELY Acct: XXXXXXXXXXXXXXXXXXXXXXXX0-15	2,761.90	2,761.90	0.00	0.00
	MILLCREEK TOWNSHIP (RE)** Acct: XXXXXXXXXXXX0;12	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE*	50.00	50.00	0.00	50.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct: XXXXXXXX7:11				50.00
Unsecured					
	ACCELERATED REVENUE INC	0.00	0.00	0.00	0.00
	Acct: XXX8262				
	ACL LABS	0.00	0.00	0.00	0.00
	Acct: XXXXXX1630				
	JEFFERSON CAPITAL SYSTEMS LLC*	498.70	0.00	0.00	0.00
	Acct: 1999				
	AMERICAN EDUCATION SERVICES/PA	0.00	0.00	0.00	0.00
	Acct: ?				
	RESURGENT CAPITAL SVCS	0.00	0.00	0.00	0.00
	Acct: ?				
	ASSET ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: ?				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	ECMC(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	ECMC(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	ENHANCED RECOVERY CORP++	0.00	0.00	0.00	0.00
	Acct: XXXX2720				
	EOS CCA	0.00	0.00	0.00	0.00
	Acct: ?				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: ?				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: ?				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: XXXX3530				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	QUANTUM3 GROUP LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	QUANTUM3 GROUP LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	RONALD M. MERSKI, DMD	0.00	0.00	0.00	0.00
	Acct: ?				
	SAINT VINCENT CONSULTANTS	0.00	0.00	0.00	0.00
	Acct: XX9622				
	STEVEN CHRISTIANSEN PLLC	0.00	0.00	0.00	0.00
	Acct: XXXX6840				
	US ASSET MANAGEMENT	0.00	0.00	0.00	0.00
	Acct: ?				
	WEGMANS FOOD MARKET INC	86.01	0.00	0.00	0.00
	Acct: 0897				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 0897				
	NELNET	2,466.70	0.00	0.00	0.00
	Acct: 0897				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

71,331.67

TOTAL	
CLAIMED	50.00
PRIORITY	12,746.46
SECURED	3,051.41

Date: 03/28/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL P. DUBERG
DENISE L. DUBERG
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:13-10111 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michael P. DuBerg
Denise L. DuBerg
DebtorsCase No. 13-10111-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: gamr
Form ID: pdf900Page 1 of 2
Total Noticed: 44

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db/jdb
cr +Michael P. DuBerg, Denise L. DuBerg, 1938 Brooksboro Drive, Erie, PA 16510-3872
cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
cr Nelnet, 3015 South Parker Road Suite 400, Aurora, CO 80014
cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, DBA C/O SHEL, PO BOX 10826, Greenville, SC 29603-0826
cr +Wilmington Savings Fund Society, FSB, doing busine, c/o Shellpoint Mortgage Servicing,
P.O. BOX 10826, GREENVILLE, SC 29603-0826
13555532 ACL, PO Box 71312, Philadelphia, PA 19176-1312
13555534 American Education Services, Account Services, Harrisburg, PA 17130-0001
13775486 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13555537 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, TSYS Debt Mgmt, PO Box 5155,
Norcross, GA 30091)
13555538 +Collector of Taxes, 3608 West 26th Street, Erie, PA 16506-2059
13555540 +Countrywide Home Lending, Bank of America Home Loans, Attention: Bankruptcy,
7105 Corporate Drive, Plano, TX 75024-4100
13555539 +Countrywide Home Lending, Attention: Bankruptcy, SV-314B, PO Box 5170,
Simi Valley, CA 93062-5170
13555541 +Countrywide Home Loans, PO Box 8329, Van Nuys, CA 91409-8329
13555542 +Countrywide Home Loans, Attention: Bankruptcy, 1800 Tapo Canyon Road, Mail Stop #SV-103,
Simi Valley, CA 93063-6712
13555544 +Creditech, Inc., PO Box 99, Bangor, PA 18013-0099
13555545 +ECMC, 7325 Beaufont Springs, Suite 200, Richmond, VA 23225-5546
13555549 +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street,
Erie, PA 16501-1011
13555552 +Millcreek Township Tax Collector, 3608 West 26th Street, Erie, PA 16506-2059
13555553 +National Asset Management LLC, 400 Rouser Road, Suite 105, Moon Twp., PA 15108-2749
13584885 Nelnet on behalf of, Educational Credit Management Corp., P.O. Box 75906,
St. Paul, MN 55175-0848
13583840 Nelnet on behalf of Educational Credit Management, Educational Credit Management Corp,
PO Box 75848, St. Paul MN 55175-0848
13555556 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
13555559 +Ronald M. Merski, DMD, 4404 Dexter Avenue, Erie, PA 16504-2446
13555561 +Steven F. Christiansen PLLC, 141 Jackson Street, Hempstead, NY 11550-2412
13555562 +TEK Collect, PO Box 1269, Columbus, OH 43216-1269
13567422 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attornys For Secured Creditor,
P.O. Box 4365, Woodland Hills, CA 91365-4365
13555563 US Asset Management, 700 Longwater Drive, Norwell, MA 02061-1624
14253451 WILMINGTON SAVINGS FUND SOCIETY, FSB, DBA, CHRISTIANA TRUST FOR BCAT 2014-9TT,
C/O Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
13555564 Wegman's Food Markets, Inc., PO Box 30844, Rochester, NY 14603-0844

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13555533 E-mail/Text: EBNProcessing@afni.com Mar 30 2018 04:08:52 AFNI,
1310 Martin Luther King Drive, PO Box 3517, Bloomington, IL 61702-3517
13555531 +E-mail/Text: thomas.porterfield@accrev.com Mar 30 2018 04:09:39 Accelerated Revenue Inc.,
4016 North Hampton Drive, Powell, OH 43065-8431
13555535 E-mail/PDF: resurgentbknofications@resurgent.com Mar 30 2018 04:14:18
Ascent Card Services, Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
13555536 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 30 2018 04:08:30 Asset Acceptance,
PO Box 2036, Warren, MI 48090-2036
13635254 +E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 30 2018 04:09:01
COLLECTO US ASSET MANAGEMNT, INC., c o Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-7999
13555546 E-mail/Text: bknotice@ercbpo.com Mar 30 2018 04:08:49 Enhanced Recovery Company LLC,
8014 Bayberry Road, Jacksonville, FL 32256-7412
13555550 +E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 30 2018 04:09:01 Jefferson Capital Systems,
PO Box 7999, St. Cloud, MN 56302-7999
13564573 +E-mail/Text: gailj@millcreektownship.com Mar 30 2018 04:08:58 Millcreek Township,
ATTENTION: Gail Jares, Lien Clerk, 3608 West 26th Street, Erie, PA 16506-2059
13555551 +E-mail/Text: gailj@millcreektownship.com Mar 30 2018 04:08:58 Millcreek Township,
Street Light Dept., 3608 West 26th Street, Erie, PA 16506-2059
13555554 +E-mail/Text: electronicbkydocs@nelnet.net Mar 30 2018 04:08:48 NELNET, PO Box 82561,
Lincoln, NE 68501-2561
13586783 +E-mail/Text: electronicbkydocs@nelnet.net Mar 30 2018 04:08:48 Nelnet,
3015 South Parker Road Suite 400, Aurora CO 80014-2904
13555555 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 30 2018 04:08:28 PA Department of Revenue,
Department 280946, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
13555557 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 30 2018 04:28:45
Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
13555558 +E-mail/Text: bnc-quantum@quantum3group.com Mar 30 2018 04:08:15 Quantum3 Group,
Capio Partners, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-1

User: gamr
Form ID: pdf900

Page 2 of 2
Total Noticed: 44

Date Rcvd: Mar 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14052202 +E-mail/Text: Bankruptcy@wsfsbank.com Mar 30 2018 04:09:48
Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 11th Floor,
Wilmington, Delaware 19801-7405

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Shellpoint Mortgage Servicing
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr WILMINGTON SAVINGS FUND SOCIETY et al...
cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine
13555560 St Vincent Consultants in Cardio, 2315 Myrtle Street, Erie, P A16502
13555547* Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville, FL 32256-7412
13586784* +Nelnet, 3015 South Parker Road Suite 400, Aurora CO 80014-2904
13555543 ##Countrywide Home Loans, Bank of America Home Loans, PO Box 961206, FTWX-22,
Fort Worth, TX 76161-0206
13555548 ##EOS CCA, PO Box 296, Norwell, MA 02061-0296

TOTALS: 6, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 28, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business
as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT
2014-9TT agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business
as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT
2014-9TT bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et al...
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stephen H. Hutzelman on behalf of Debtor Michael P. DuBerg shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com/ann@shapiralaw.com
Stephen H. Hutzelman on behalf of Joint Debtor Denise L. DuBerg shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com/ann@shapiralaw.com

TOTAL: 8